

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Clinton A Jacobs
Michelle M Jacobs
Debtors

Case No. 11-06641-MDF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: TWilson
Form ID: 3180W

Page 1 of 2
Total Noticed: 40

Date Rcvd: Sep 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2016.

db/jdb
3953509 +Clinton A Jacobs, Michelle M Jacobs, 2140 Hess Road, York, PA 17404-4814
3953516 +EQUABLE ASCENT FINCL LLC, 1120 W LAKE COOK RD, STE A, BUFFALO GROVE, IL 60089-1970
3953517 +GREGG MORRIS ESQUIRE, 213 EAST MAIN STREET, CARNEGIE, PA 15106-2701
4034923 +HAYT, HAYT & LANDAU, 400 MARKET STREET, 6TH FLOOR, PHILADELPHIA, PA 19106-2513
+HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
Norfolk VA 23541-0907
3953521 HSBC/TEAMSTERS CARD, PO BOX 17051, BALTIMORE, MD 21297-1051
3953524 +SUNTRUST, PO BOX 791144, BALTIMORE, MD 21279-1144

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr EDI: AIS.COM Sep 08 2016 19:23:00 Midland Funding LLC by American InfoSource LP as a,

PO Box 4457, Houston, TX 77210-4457
4751590 EDI: AIS.COM Sep 08 2016 19:23:00 American InfoSource LP as agent for, 245 Holdings, LLC,
as assignee of GE Capital Retail Bank, PO Box 269093, Oklahoma City, OK 73126-9093
4017836 EDI: AIS.COM Sep 08 2016 19:23:00 American InfoSource as agent for, InSolve Recovery, LLC,
as assignee of GE Capital Retail Bank, PO Box 269093, Oklahoma City, OK 73126-9093
3975256 +EDI: OPHSUBSID.COM Sep 08 2016 19:23:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
3953504 +EDI: CAPITALONE.COM Sep 08 2016 19:23:00 CAPITAL ONE, PO BOX 30281,
SALT LAKE CITY, UT 84130-0281
3953505 EDI: CAPITALONE.COM Sep 08 2016 19:23:00 CAPITAL ONE, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285
3953503 +EDI: CAPITALONE.COM Sep 08 2016 19:23:00 CAPITAL ONE, PO BOX 71083,
CHARLOTTE, NC 28272-1083
3953506 EDI: CHASE.COM Sep 08 2016 19:23:00 CHASE, PO BOX 15153, WILMINGTON, DE 19886-5153
3953507 EDI: CHASE.COM Sep 08 2016 19:23:00 CHASE BANK ONE, PO BOX 15298,
WILMINGTON, DE 19850-5298
3953508 +EDI: CHASE.COM Sep 08 2016 19:23:00 CHEMICAL BANK, 800 BROOKS EDGE BLVD,
WESTERVILLE, OH 43081-2822
3953510 +EDI: BLUESTEM.COM Sep 08 2016 19:23:00 FINGERHUT, 53 MCCLELAND AVENUE,
SAINT CLOUD, MN 56395-2076
3953511 +EDI: BLUESTEM.COM Sep 08 2016 19:23:00 FINGERHUT/METABANK, 6250 RIDGEWOOD ROAD,
SAINT CLOUD, MN 56303-0820
3953512 +EDI: RMSC.COM Sep 08 2016 19:23:00 GEMB, PO BOX 530913, ATLANTA, GA 30353-0913
3953513 EDI: RMSC.COM Sep 08 2016 19:23:00 GEMB/JCP, PO BOX 965001, ORLANDO, FL 32896-5001
3953514 +EDI: RMSC.COM Sep 08 2016 19:23:00 GEMB/JCP, PO BOX 981400, EL PASO, TX 79998-1400
3953515 +EDI: RMSC.COM Sep 08 2016 19:23:00 GEMB/SLEEPYS, PO BOX 960061, ORLANDO, FL 32896-0061
3953518 +EDI: HFC.COM Sep 08 2016 19:23:00 HSBC, PO BOX 17332, BALTIMORE, MD 21297-1332
3953519 +EDI: HFC.COM Sep 08 2016 19:23:00 HSBC, PO BOX 5253, CAROL STREAM, IL 60197-5253
3953520 EDI: HFC.COM Sep 08 2016 19:23:00 HSBC/ORCHARD BANK, PO BOX 17051,
BALTIMORE, MD 21297-1051
4101065 EDI: JEFFERSONCAP.COM Sep 08 2016 19:23:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302
3953522 E-mail/Text: camanagement@mtb.com Sep 08 2016 19:19:47 M & T MORTGAGE CORP, PO BOX 1288,
BUFFALO, NY 14240-1288
4016853 E-mail/Text: camanagement@mtb.com Sep 08 2016 19:19:47 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240
4235918 EDI: AIS.COM Sep 08 2016 19:23:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
3989188 EDI: PRA.COM Sep 08 2016 19:23:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4298799 +EDI: PRA.COM Sep 08 2016 19:23:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
3953523 E-mail/Text: bankruptcynotices@psecu.com Sep 08 2016 19:19:55 PSECU, PO BOX 67013,
HARRISBURG, PA 17106-7013
3977195 EDI: RECOVERYCORP.COM Sep 08 2016 19:23:00 Portfolio Investments I LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
3963095 +EDI: STFl.COM Sep 08 2016 19:23:00 SunTrust Bank, Attn: Support Services, POB 85092,
Richmond, VA 23286-0001
3953525 +EDI: WTRRNBNK.COM Sep 08 2016 19:23:00 TARGET, PO BOX 660170, DALLAS, TX 75266-0170
4024101 +E-mail/Text: bncmail@w-legal.com Sep 08 2016 19:19:50 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
3953526 +E-mail/Text: BKRMailOps@weltman.com Sep 08 2016 19:19:50 WELTMAN, WEINBERG & REIS,
ATTN MICHAEL J DOUGHERTY ESQ, 325 CHESTNUT ST, STE 501, PHILADELPHIA, PA 19106-2605
3953527 +EDI: WFNNB.COM Sep 08 2016 19:23:00 WFNNB, PO BOX 659728, SAN ANTONIO, TX 78265-9728
3953528 +EDI: WFNNB.COM Sep 08 2016 19:23:00 WFNNB/FASHION BUG, PO BOX 182789,
COLUMBUS, OH 43218-2789

TOTAL: 33

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 (address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD, MN 56302-9617)

cr* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
 cr* PSECU, PO Box 67013, Harrisburg, PA 17106-7013
 4016865* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
 (address filed with court: M&T Bank, P.O. Box 1288, Buffalo, NY 14240)

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2016 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor M&T Bank ASwartz@mwc-law.com, ecfmail@mwc-law.com
 Celine P DerKrikorian on behalf of Creditor M&T Bank ecfmail@mwc-law.com
 Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
 Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Kevin T McQuail on behalf of Creditor M&T Bank ecfmail@mwc-law.com
 Timothy Alan Baker on behalf of Debtor Clinton A Jacobs bakerlawfirmllc@yahoo.com,
 tbakerlaw@msn.com
 Timothy Alan Baker on behalf of Joint Debtor Michelle M Jacobs bakerlawfirmllc@yahoo.com,
 tbakerlaw@msn.com
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Clinton A Jacobs**
First Name Middle Name Last Name
Debtor 2 **Michelle M Jacobs**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:11-bk-06641-MDF**

Social Security number or ITIN **xxx-xx-4113**
EIN ---
Social Security number or ITIN **xxx-xx-7356**
EIN ---

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Clinton A Jacobs

Michelle M Jacobs

By the
court:

September 8, 2016

Honorable Mary D. France
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.